

# SPOTLIGHT

American Income Life • April 2001 • Monthly Magazine

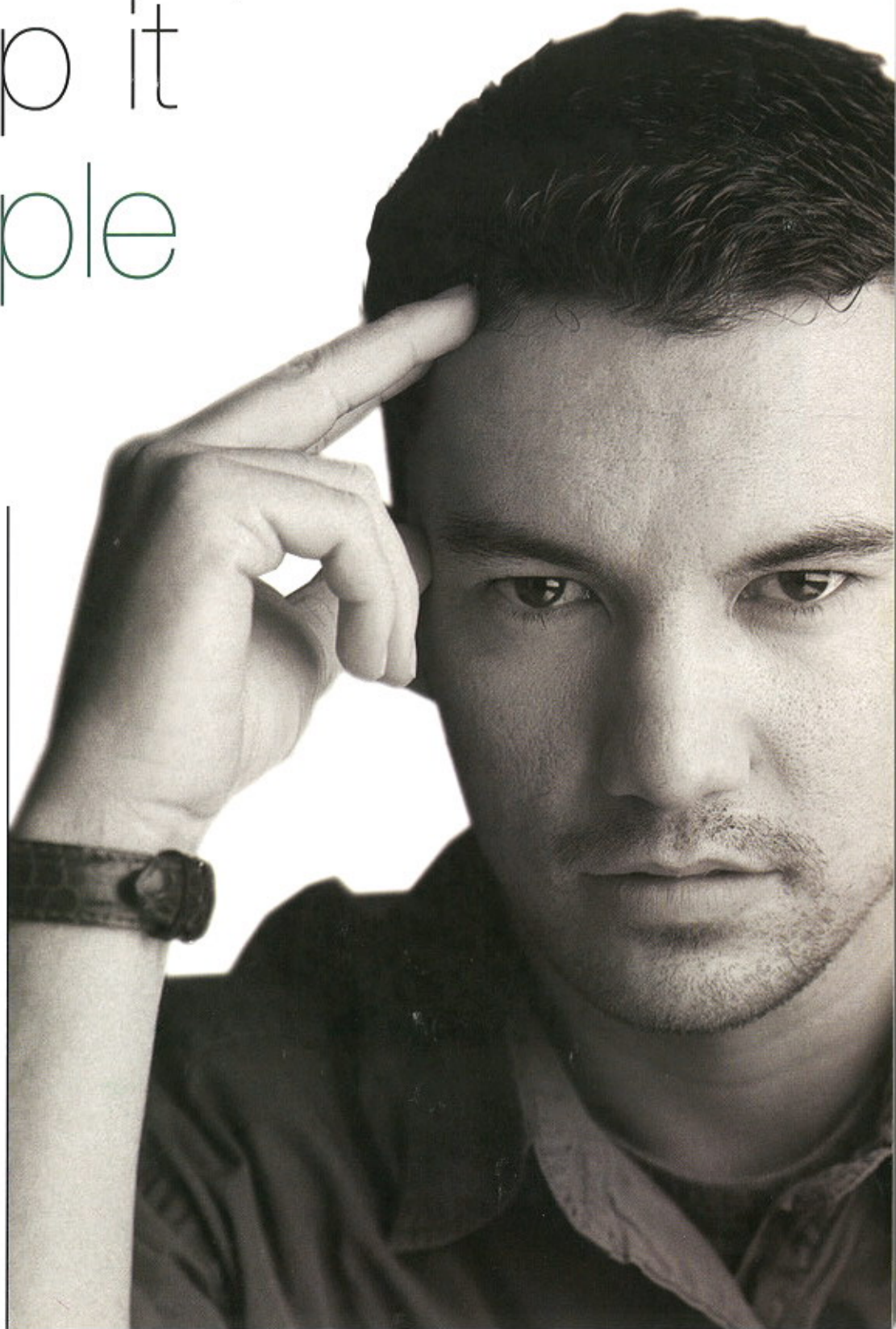
## Keep it Simple

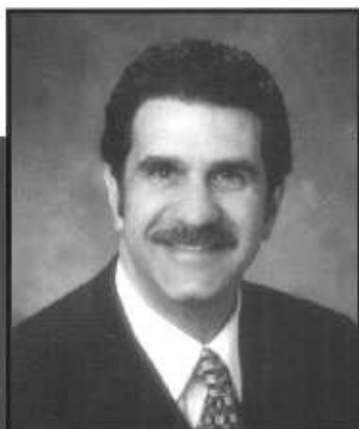
By Roger Smith

The Key To The Future  
By Paul Straubel

What Does It  
Take To Be  
A Top Salesperson?  
By Jim Wright

Celebrating 50 Years of  
Success  
[www.aillife.com](http://www.aillife.com)





from the desk of  
**Roger Smith**

Executive Vice President,  
Director of Agencies

## It's Not Complicated — Keep It Simple

Let me begin with a hearty congratulations on a record breaking first quarter! January, February and March was the biggest first quarter we have ever had with over \$14,000,000 of Net ALP. This is double digit growth and is putting us on the pace to reach our \$60,000,000 goal. You are proving that there are no barriers and no limitations.

We've all heard the expressions and clichés about keeping things simple. Don't complicate what is an already simple idea or task. Yet it seems to be within our nature at times to do exactly that—make simple things complicated.

Here at American Income we are extremely fortunate to have a tried and true system of success. It all begins with our highly developed niche markets. Our relationship with the labor movement and labor leaders throughout the nation, along with credit unions and other organizations gives us truly unique and valuable lead sources and allows us the luxury to never prospect or cold call. While it took years and years to develop these marketplaces, today when we look at the first part of our simple formula for success—a strong and increasing source of leads—there is no doubt our third party endorsed leads are available in abundance. Thus you are able to spend virtually all your time selling.

The second part of AIL's success formula is a simple and straightforward product and presentation. Hour Power, fulfills this second element with practical, straight forward whole and term life insurance products combined with a proven presentation that when perfected, offers an unbeatable closing ratio. Thus by utilizing the lead system and the Hour Power presentation, you are able to call on more prospects and make more sales.

Finally, we all need training and support to ensure our ultimate success. At AIL you will find a home office team committed to supporting and providing you the resources necessary for success. This same support can be found in our agencies across the country. Our managers and SGAs are steadfastly committed to your success. From their initial training program to field support, you are surrounded by a team who is collectively committed to the success of everyone.

So there you have it, a simple system for success. An abundant and increasing source of leads, combined with products and a presentation that are simple and easy to understand, tied together with a home office and field agency system committed to providing the training and ongoing support vital for your sustained success.

Now it's up to you. We have the tools and support systems. You have the talent. When the two are combined together, you have a simple and complete system for success. Are you taking full advantage of and keeping your formula for success simple?

*"Everything should be made as simple as possible, but not simpler."*

— Albert Einstein

### Dates to Remember

**May 17-19 (Thursday-Saturday), 2001**  
SGA meeting in Lake Tahoe, Nevada.

**May 30 (Wednesday), 2001**  
Business must be received in Waco to count for May production.

**June 21-23 (Thursday-Saturday), 2001**  
Leadership Development Seminar in Waco.

**June 28 (Thursday), 2001**  
Business must be received in Waco to count for June production.

### Company Quality Averages

To be eligible for bonuses and in order to be featured in *Spotlight*, Top Producers must have one point above the Company's Quality Averages for both Persistency and Net to Gross.

— April

Net to Gross: 75%  
Persistency: 72.45%

**Note:** These figures will be used as the minimum qualification requirements for all bonuses. Only Net to Gross is used during the first eight months from Agent's hire date.

### Addendum

In the March issue of *Spotlight* Jeff Dinocento should have been listed as 14 on the the month-to-date Master General Agents production page. We apologize for any inconvenience or confusion this may have caused.

### This Could Be You —

The Harvard Business School did a study to determine the common characteristics of top salespeople. The evidence they found is clear that most people can be top sellers if they are willing to study, concentrate and focus on their performance. Here are the attributes the study found common to highly successful salespeople:

- Do not take "no" personally and allow it to make them feel like a failure;
- Accept 100 percent responsibility for results. They do not blame outside factors for poor performance;
- Have above average ambition and desire to succeed;
- Show high levels of empathy, possess an ability to put themselves in the customer's shoes;
- Intensely goal-oriented;
- Maintain an above average will power and determination;
- Impeccably honest with themselves and customers;
- Have an ability to approach strangers even when it is uncomfortable.

How many of these things can be used to describe you?

(source: *The Selling Advantage Newsletter*)

### 2001 Incentive Program

Last month 110 Agents qualified for the 2001 Incentive Program. The prizes included a 50th Anniversary stainless steel coffee mug and a stadium chair. Check Page 15 in this issue of *Spotlight* to see if you qualified to win a 50th Anniversary leather coaster set or cooler bag. Stay tuned for more qualifiers and more exciting prizes in upcoming issues of *Spotlight*. Next month you could win a 50th Anniversary umbrella or a baseball cap.

### Founder's Club Outstanding PR Representatives

#### March

Agent	SGA	Times Qualified	Number Of Cards
Rona Spano	Scott Smith	3	8,237



You Ain't Seen Nothing Yet

Promoted To Supervising Agent

Richard Becker  
Eric Giglione  
New Jersey

Joseph Campbell  
Lloyd Fitzgerald  
Texas

Carlos Cantu  
Jatoff-Foti  
California

Richard Cerra  
Eric Giglione  
New Jersey

John Cooper  
Larry Kudlacek  
Texas

Lisa DeLao  
Lloyd Fitzgerald  
Texas

Carmin Fusco  
Eric Giglione  
New Jersey

Carey Gibson  
Joshua Chalom  
Ontario

Bradlee Huber  
Dennis Ishler  
Pennsylvania

Satwa Huq  
Kevin Khadivian  
Massachusetts

Ricky Lee  
William Devine  
Louisiana

Zelia Marques  
Kevin Khadivian  
Massachusetts

Michael S. Miller  
Mark Hancock  
Indiana

Chad Salsman  
Mark Hancock  
Indiana

Michael Smith  
Rick Altig  
Washington

Warren Specht  
Kevin Khadivian  
Massachusetts

David Thompson  
Mark Hancock  
Indiana

Kathleen Thurston  
Jatoff-Foti  
California

Mike Wickham  
Surace-Surace  
Ohio

Carly Wojciechowski  
Dennis Ishler  
Pennsylvania

Dan Zarbatany  
Rick Altig  
Alberta

Promoted To General Agent

Dino Amato  
Eric Giglione  
New Jersey

Lonnie Butler  
Ryan Whitley  
Alabama

Casey Cason  
Jere Turner  
New Mexico

Jason Dickson  
Lisa D'Amico  
Pennsylvania

William Dunkak  
Jatoff-Foti  
California

Roland Fletcher  
Larry Geneser  
Missouri

Kyle Hales  
William Jennings  
Utah

Eric Jackson  
Larry Geneser  
Missouri

Lynn Nye  
Rick Mansfield  
Maine

Innocent Okeke  
Matt Blumert  
Maryland

Francisco Ponce  
Matt Blumert  
Maryland

Thomas Reddoch  
Scott Smith  
Illinois

Timothy Robinson  
Joshua Chalom  
Ontario

Richard Sauer  
Eric Giglione  
New Jersey

Chad Sherman  
Ed Orell  
Texas

Kurt Steigerwald  
Mark Hancock  
Indiana

John Titterington  
Eric Giglione  
New Jersey

David Wang  
Scott Smith  
Illinois

Promoted To Master General Agent

Scott Baker  
Hancock-Boles  
Ohio

Darrell Ballard  
Jatoff-Foti  
California

Narinder Dhillon  
Scott Smith  
Illinois

Scott Geisel  
Lisa D'Amico  
Pennsylvania

Jerry Hartnett  
Marc Morton  
Ohio

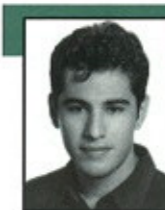
Hans Manseth  
Rick Altig  
Oregon

Lewis Prochnau  
Rick Altig  
Manitoba

David Zophin  
Ed Orell  
Texas



1. Timothy Cruise  
Downer's Grove, IL



2. Ramin Maghsoud  
Austin, TX



3. Alex Chen  
Walnut Creek, CA



4. DeMario Cooper  
St. Louis, MO



5. Preeti Sahgal  
Toronto, ON



6. Upinder Bhinder  
Burnaby, BC



7. Temitope Ajayi  
Walnut Creek, CA



8. Immanuel Dodson  
Downer's Grove, IL



9. Peter Bardeson  
Beloit, WI



10. David Wang  
Downer's Grove, IL

The mark we need to hit in 2001 is \$60 million. And as I look forward to this new year, I am both excited and filled with anticipation. I can't wait to celebrate your personal victories, and I can't wait to take this Company to a new level. But, most of all I can't wait to win.

— Roger Smith

You Ain't Seen Nothing Yet!

\$60 Million in 2001

American Income Life www.aillife.com



## Top Individual Producers — March

All Time Record to Beat					
★ Thomas Glenn		Net ALP	Year	Month	
		\$35,153	2000	Dec.	
Name	Net ALP	Pers	N/G*	MGA	SGA
1. Timothy Cruise	\$20,514	76.90	78	Robert Olson	Scott Smith
2. Ramin Maghsoud	18,666	76.97	88		Ed Orell
3. Alex Chen	18,637	88.02	83	Alex Chen	Jatoft-Foti
4. DeMario Cooper	18,412		95	Yaroslav Bitman	Larry Geneser
5. Preeti Sahgal	18,235	80.49	77		Joshua Chalom
6. Upinder Bhinder	18,015	75.74	82	Alan Martyn	Rick Altig
7. Temitope Ajayi	17,610		84	Steve Foti	Jatoft-Foti
8. Immanuel Dodson	17,445		92	Eric Nichols	Scott Smith
9. Peter Bardeson	17,337		99	Danny VanHouten	Joseph Manone
10. David Wang	16,943		93	Eric Nichols	Scott Smith
11. Lisa Dale	16,689		82	Danny Alexander	Richard Neal
12. Timothy Clark	16,186	74.07	79	Eric Schott	Surace-Surace
13. Jeffrey Dinocento	15,537	88.89	87	Jeffrey Dinocento	Eric Giglione
14. Carrie Howard	15,000		92	Yaroslav Bitman	Larry Geneser
15. Paul Anderson	14,631	84.54	81	Vlad Basov	Larry Geneser
16. Eddie Norman	14,538		93	Eddie Norman	Scott Smith
17. John DeRosier	14,226	73.75	76	Gary Williams	Rick Altig
18. Sanita Tuufuli	14,211		90	James Isip	David Cohen
19. Marlon Underwood	14,020		78	Paul Lund	Scott Smith
20. Al-Karim Walji	13,303	84.82	79	Steven Lee	Rick Altig
21. James Dattilo	13,214	74.54	84	George Vrban	Marc Zipper
22. Joseph Franc	13,184		95	John Huber	Eric Giglione
23. Eric Jackson	13,150		86	Yaroslav Bitman	Larry Geneser
24. Chris Howard	13,120		95		Kevin Pawlowski
25. Julie Aprahamian	13,107	82.10	87	Shashi Parekh	Joseph Manone
26. Damon Hartley	13,089		83	Yaroslav Bitman	Larry Geneser
27. Keith Williamson	12,976		82	Tim Schroeder	William Devine
28. Mark Brunetto	12,423	82.56	86	David Brister	Eric Giglione
29. Steve Fujitani	12,410	82.32	89	Dennis Muth	Rick Altig
30. Victor Rivera	12,210		97	John William	Marc Zipper
31. Ruben Soberanes	12,191	75.55	81		Jatoft-Foti
32. Patrick Parisi	12,188	75.05	77		Lisa D'Amico
33. Christian Adams	12,104		96	Vito Pecoraro	Eric Giglione
34. Adam Kamberos	12,076		97	Michael Knapick	Scott Smith
35. Peter Nikolov	12,064	79.55	93	Steven Ross	Steve Friedlander
36. Andrew Fike	11,911	84.03	86	Thomas Foley	David Hausman
37. Lorenzo Ramsey	11,866		99		Zeidner-Cowan
38. Brian Schaefer	11,743		92	Gregory Partee	Hancock-Boles
39. Tracy Schubert	11,740	79.75	81	Stanley Norris	Dennis Ishler
40. Darrell Ballard	11,728	85.05	86	Darrell Ballard	Jatoft-Foti
41. James Frey	11,726		97	Michael Shaner	Billy Faulkner
42. Carl Boldon	11,606	81.26	82	Carl Boldon	Zeidner-Cowan
43. Bulbinder Hayer	11,594	86.97	81	Roger Fung	Rick Altig
44. Samuel Santiago	11,585		94	Paul Lund	Scott Smith
45. Kelly McDonald	11,554	82.16	76	Kelly McDonald	Jatoft-Foti
46. Edward Farley	11,479	80.14	78		Marc Zipper
47. Edul Darabna	11,200		100		Steve Friedlander
48. Vladimir Opra	11,194	78.74	77	Vlad Basov	Larry Geneser
49. Gleb Ostrovsky	11,161	76.79	84		Justin A. Jones
50. Fetuliai Lavea	11,161		97		Steve Friedlander

\*Percentage of Net to Gross

## Top Individual Producers — YTD

All Time Record to Beat					
★ Timothy Cruise		Net ALP	Year		
		\$242,696	2000		
Name	Net ALP	Pers	N/G*	MGA	SGA
1. Marlon Underwood	\$55,534		78	Paul Lund	Scott Smith
2. Ruben Soberanes	52,470	75.55	81		Jatoft-Foti
3. Timothy Cruise	50,867	76.90	78	Robert Olson	Scott Smith
4. James Dattilo	48,345	74.54	84	George Vrban	Marc Zipper
5. Eddie Norman	47,069		93	Eddie Norman	Scott Smith
6. Alex Chen	45,325	88.02	83	Alex Chen	Jatoft-Foti
7. Temitope Ajayi	39,669		84	Steve Foti	Jatoft-Foti
8. Paul Anderson	37,933	84.54	81	Vlad Basov	Larry Geneser
9. Roland Parker	35,716	83.18	79	Roland Parker	Tom Williams
10. Gleb Ostrovsky	35,204	76.79	84		Justin A. Jones
11. Timothy Clark	34,262	74.07	79	Eric Schott	Surace-Surace
12. Eric Jackson	34,008		86	Yaroslav Bitman	Larry Geneser
13. Demario Cooper	33,760		95	Yaroslav Bitman	Larry Geneser
14. Al-Karim Walji	33,609	84.82	79	Steven Lee	Rick Altig
15. David Wang	33,270		93	Eric Nichols	Scott Smith
16. Carrie Howard	32,832		92	Yaroslav Bitman	Larry Geneser
17. Sanita Tuufuli	31,120		90	James Isip	David Cohen
18. Peter Bardeson	30,896		99	Danny VanHouten	Joseph Manone
19. Darrell Ballard	30,803	85.05	86	Darrell Ballard	Jatoft-Foti
20. Damon Hartley	30,703		83	Yaroslav Bitman	Larry Geneser
21. Carlos Cantu	30,588		92	Steve Foti	Jatoft-Foti
22. John DeRosier	30,290	73.75	76	Gary Williams	Rick Altig
23. Matt Henderson	30,185		84	Vance Rountree	Marc Zipper
24. Larry Smith	29,723		93	Yaroslav Bitman	Larry Geneser
25. Claudia Ortega	29,116		92	David Iriye	David Cohen
26. Kelly McDonald	29,066	82.16	76	Kelly McDonald	Jatoft-Foti
27. Andrew Fike	28,916	84.03	86	Thomas Foley	David Hausman
28. Marisol Portillo-Mata	28,826	76.98	82	Lee Conti	David Cohen
29. Samuel Santiago	28,757		94	Paul Lund	Scott Smith
30. Edward Couture	28,658		92	Dennis Sullivan	Guy Rouelle
31. Peter Nikolov	28,530	79.55	93	Stephen Ross	Steve Friedlander
32. Ramin Maghsoud	28,502	76.97	88		Ed Orell
33. Bill Wade	28,480		90	Jack Seitz	Hancock-Boles
34. Lisa Dale	28,310		82	Danny Alexander	Richard Neal
35. Dean Beaucage	28,057	79.84	84	Michael O'Rourke	Larry Geneser
36. Brian Traboulay	27,837	87.82	90	Brian Traboulay	Rick Altig
37. David Thornton	27,784	95.09	95	Erik Graham	David Cohen
38. Steven Jakubczak	27,603	78.49	90	Michael Knapick	Scott Smith
39. Richard Sauer	27,423		83	Stephen Liberto	Eric Giglione
40. Herman Libman	27,336	86.75	86	Herman Libman	Lisa D'Amico
41. Steve Fujitani	27,213	82.32	89	Dennis Muth	Rick Altig
42. Arkadi Nulman	27,179	83.26	77	Vlad Basov	Larry Geneser
43. Carla Miller	27,125	85.21	79		Chris Lafond
44. Rick Choptuik	26,857	81.21	84	Rick Choptuik	Rick Altig
45. Robert Hall	26,603	75.27	77	Christian Novacek	Marc Zipper
46. Michael Bukoski	26,545		85	Vance Rountree	Marc Zipper
47. Wesley Bangs	26,445	79.81	84	Wendell Bangs	Rick Altig
48. Mark Brunetto	26,388	82.56	86	David Brister	Eric Giglione
49. Elena O'Brien	26,177		89	David Brister	Eric Giglione
50. Patrick Parisi	26,078	75.05	77		Lisa D'Amico

\*Percentage of Net to Gross





## 2001 First Quarter Bonus Qualifiers

**750+**

Agent	SGA
Temitope Ajayi	Jatoft-Foti
Peter Bardeson	Joseph Manone
Upinder Bhinder	Rick Altig
Alex Chen	Jatoft-Foti
Timothy Clark	Surace-Surace
DeMario Cooper	Larry Geneser
Timothy Cruise	Scott Smith
Lisa Dale	Richard Neal
Jeffrey Dinocento	Eric Giglione
Immanuel Dodson	Scott Smith
Carrie Howard	Larry Geneser
Ramin Maghsoud	Ed Orell
Preeti Sahgal	Joshua Chalom
David Wang	Scott Smith

**600+**

Agent	SGA
Christian Adams	Eric Giglione
Paul Anderson	Larry Geneser
Julie Aprahamian	Joseph Manone
Mark Brunetto	Eric Giglione
James Dattilo	Marc Zipper
John DeRosier	Rick Altig
Joseph Franc	Eric Giglione
Steve Fujitani	Rick Altig
Damon Hartley	Larry Geneser
Chris Howard	Kevin Pawlowski
Eric Jackson	Larry Geneser
Adam Kamberos	Scott Smith
Peter Nikolov	Steve Friedlander
Eddie Norman	Scott Smith
Patrick Parisi	Lisa D'Amico
Victor Rivera	Marc Zipper
Ruben Soberanes	Jatoft-Foti
Sanita Tuufuli	David Cohen
Marlon Underwood	Scott Smith
Al-Karim Walji	Rick Altig
Keith Williamson	William Devine

**500+**

Agent	SGA
Darrell Ballard	Jatoft-Foti
Loreen Baloun	Rick Altig
Marcus Bautista	Kevin Khadvian
Dean Beaucage	Larry Geneser
James Beck	Scott Smith
Carl Boldon	Zeidner-Cowan
Shawn Catlow	Larry Geneser
Douglas Collins	Anne O'Driscoll
Edward Couture	Guy Rouelle
Edul Darabna	Steve Friedlander
Gregory Engrav	Rick Altig
Edward Farley	Marc Zipper
Andrew Fike	David Hausman
James Frey	Charles Faulkner
Gregg Furer	Rick Altig
Robert Hall	Marc Zipper
Bulbinder Hayer	Rick Altig
Dwayne Hill	William Devine
Steven Jakubczak	Scott Smith
Tracie Johnson	Rick Altig
Fetuliai Lavea	Steve Friedlander
Tom McCormick	Eric Giglione
Kelly McDonald	Jatoft-Foti
Bruce Muenzenberger	Rick Altig
Timothy Nesmith	Larry Geneser
Travis Nielsen	Rick Altig
Arkadi Nulman	Larry Geneser
Vladimir Opra	Larry Geneser
Gleb Ostrovsky	Justin A. Jones
Michael Perkins	Jatoft-Foti
Lorenzo Ramsey	Zeidner-Cowan
Samuel Santiago	Scott Smith
Brian Schaefer	Hancock-Boles
Tracy Schubert	Dennis Ishler
James Scott	Rick Altig
Scott Shirk	Dennis Ishler
Craig Snyder	Surace-Surace
Michael Soosoo	Zeidner-Cowan
Sidney Trahan	Robert Smith

Paul Vojtek	Altig-Martyn
Bill Wade	Hancock-Boles
William Widmeyer	Mark Hancock
John Wiser	Rick Altig

**400+**

Agent	SGA
Raj Ahmed	Scott Smith
Kouassi Appiah	Rick Altig
Wesley Bangs	Rick Altig
Lorena Barriere	David Cohen
Shawn Callaghan	Rick Altig
Rodney Childs	Scott Smith
Mitchell Clem	William Devine
Jason Dickson	Lisa D'Amico
Vann Durham	Matt Blumert
Jorge Esteves	Tom Williams
Nickolay Gusev	Larry Geneser
Matt Henderson	Marc Zipper
Colin Iggo	Steve Friedlander
David Jackson	Zeidner-Cowan
Samuel Joseph	Tom Williams
Donald LaGrange	Rick Altig
Raymond Lau	Rick Altig
Herman Libman	Lisa D'Amico
Benjamin Mancillas	Joseph Manone
Elena O'Brien	Eric Giglione
Scott Remmey	Eric Giglione
Anita Rich	David Cohen
Timothy Robinson	Joshua Chalom
Richard Sauer	Eric Giglione
Leslie Taylor	Larry Geneser
Kathleen Thurston	Jatoft-Foti
Patrick Thwaites	Joshua Chalom
John Titterington	Eric Giglione
Brian Traboulay	Rick Altig
George Vrban	Marc Zipper

QUALIFIER	AGENCY		QUALIFIER	AGENCY		QUALIFIER	AGENCY	
Marlon Underwood	Scott Smith	\$6,664	Herman Libman	Lisa D'Amico	\$3,007	Patrick Parisi	Lisa D'Amico	\$2,608
Ruben Soberanes	Jatoft-Foti	6,296	Arkadi Nulman	Larry Geneser	2,990	Fetuliai Lavea	Steve Friedlander	2,595
Eddie Norman	Scott Smith	6,213	Carla Miller	Chris LaFond	2,984	Jason Dickson	Lisa D'Amico	2,563
Timothy Cruise	Scott Smith	6,104	Larry Smith	Larry Geneser	2,972	Lisa Dale	Richard Neal	2,523
Alex Chen	Jatoft-Foti	5,983	Rick Choptuik	Rick Altig	2,954	James Beck	Scott Smith	2,520
James Dattilo	Marc Zipper	5,801	Claudia Ortega	David Cohen	2,912	Lorena Barriere	David Cohen	2,514
Temitope Ajayi	Jatoft-Foti	3,967	Marisol Portillo-Mata	David Cohen	2,883	Keith Williamson	William Devine	2,509
Roland Parker	Tom Williams	3,929	Samuel Santiago	Scott Smith	2,876	Stacey Wall	Eric Giglione	2,509
Paul Anderson	Larry Geneser	3,793	Edward Couture	Guy Rouelle	2,866	Francisco Perez	Eric Giglione	2,506
Al-Karim Walji	Rick Altig	3,697	Carl Boldon	Zeidner-Cowan	2,856	William Elensky	Dennis Ishler	2,494
Gleb Ostrovsky	Justin A. Jones	3,520	Peter Nikolov	Steve Friedlander	2,853	Leslie Taylor	Larry Geneser	2,481
Timothy Clark	Surace-Surace	3,426	Ramin Maghsoud	Ed Orell	2,850	John Titterington	Eric Giglione	2,479
Eric Jackson	Larry Geneser	3,401	Bill Wade	Hancock-Boles	2,848	Lawrence Hauck	Steve Friedlander	2,464
Darrell Ballard	Jatoft-Foti	3,388	Dean Beaucage	Larry Geneser	2,806	Devin Helps	Rick Altig	2,453
DeMario Cooper	Larry Geneser	3,376	Jinzhao Zhao	Rick Altig	2,778	Jason Jansma	Scott Smith	2,449
David Wang	Scott Smith	3,327	Nickolay Gusev	Larry Geneser	2,763	Michael Mevissen	Marc Zipper	2,438
Carrie Howard	Larry Geneser	3,283	Steven Jakubczak	Scott Smith	2,760	Jean Finley	Larry Geneser	2,435
Kelly McDonald	Jatoft-Foti	3,197	Richard Sauer	Eric Giglione	2,742	Chris Howard	Kevin Pawlowski	2,423
Andrew Fike	David Hausman	3,181	Steve Fujitani	Rick Altig	2,721	Scott Remmey	Eric Giglione	2,413
Sanita Tuufuli	David Cohen	3,112	Edward Farley	Marc Zipper	2,703	Timothy Nesmith	Larry Geneser	2,412
Peter Bardeson	Joseph Manone	3,090	Mark Bleier	Gary Bleier	2,676			
Damon Hartley	Larry Geneser	3,070	George Vrban	Marc Zipper	2,673			
Brian Traboulay	Rick Altig	3,062	Robert Hall	Marc Zipper	2,660			
Carlos Cantu	Jatoft-Foti	3,059	Michael Bukoski	Marc Zipper	2,655			
David Thornton	David Cohen	3,056	Wesley Bangs	Rick Altig	2,645			
John DeRosier	Rick Altig	3,029	Mark Brunetto	Eric Giglione	2,639			
Matt Henderson	Marc Zipper	3,019	Elena O'Brien	Eric Giglione	2,618			

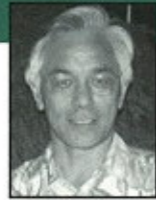
**Total**  
**\$232,521**



## Top Supervising Agents



1. David Haudrich  
Oklahoma City, OK



2. Charles Joe  
Auckland, NZ



3. Michael Mevissen  
Altamonte Springs, FL

All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat

Month: \$50,606 Net ALP Chad Roehrs

### March Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. David Haudrich	\$20,971	\$25,558		96	5	Ocie Roy	Robert Smith
2. Charles Joe	16,574	24,311		98	3		Steve Friedlander
3. Michael Mevissen	16,495	23,048		93	4	James Peate	Marc Zipper
4. Martin Roedl	14,784	19,670		89	2	Michael O'Rourke	Larry Geneser
5. Michael Smith	13,098	14,857		94	3	Kimberly Veillon	Rick Altig

All Time Record to Beat

YTD: \$142,726 1st Yr. Vladimir Opra

All Time Record to Beat

YTD: \$237,992 Net ALP Vladimir Opra

### YTD Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Charles Joe	\$39,150	\$56,084		98	3		Steve Friedlander
2. Martin Roedl	31,003	47,876		89	2	Michael O'Rourke	Larry Geneser
3. David Haudrich	24,878	35,807		96	5	Ocie Roy	Robert Smith
4. Michael Mevissen	22,665	45,892		93	4	James Peate	Marc Zipper
5. Jorge Serrano	20,693	27,422	75.68	82	4	James Isip	David Cohen

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

## Top General Agents



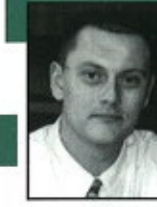
1. Alan Becker  
St. Louis, MO  
Record Breaker



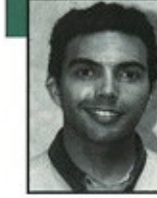
3. Gary Selesky  
Downer's Grove, IL



4. Robert Zuccalmaglio  
Framingham, MA



2. Steven Jakubczak  
Downer's Grove, IL



5. Jose Sanchez  
Downer's Grove, IL

All Time Record to Beat

Month: \$76,291 1st Yr. Alan Becker

All Time Record to Beat

Month: \$103,854 Net ALP Don Foti

### March Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Alan Becker	\$76,291	\$85,046	81.41	80	9	Yaroslav Bitman	Larry Geneser
2. Steven Jakubczak	43,261	54,085	80.28	85	7	Michael Knapick	Scott Smith
3. Gary Selesky	29,180	33,365	84.27	85	7	Michael Knapick	Scott Smith
4. Robert Zuccalmaglio	25,894	23,405		88	4		Kevin Khadivian
5. Jose Sanchez	24,785	33,556	78.81	87	2	Eric Nichols	Scott Smith
6. Leanne Hughes	21,713	35,779	83.67	85	3	David Brister	Eric Giglione
7. Jason Dickson	21,350	30,819		92	4	Scott Geisel	Lisa D'Amico
8. Kristina Harrell	20,992	24,823		82	4	Robert Hughes	Jack Kirschling
9. Rudi Camenzind	19,887	24,845	88.93	88	4	Erik Graham	David Cohen
10. Chad Roehrs	19,439	28,594		83	5	Yaroslav Bitman	Larry Geneser

All Time Record to Beat

YTD: \$395,699 1st Yr. James Peate

All Time Record to Beat

YTD: \$864,620 Net ALP

### YTD Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Alan Becker	\$189,545	\$209,275	81.41	80	9	Yaroslav Bitman	Larry Geneser
2. Chad Roehrs	110,392	121,399		83	5	Yaroslav Bitman	Larry Geneser
3. Steven Jakubczak	95,479	123,082	80.28	85	7	Michael Knapick	Scott Smith
4. Gary Selesky	69,285	92,381	84.27	85	7	Michael Knapick	Scott Smith
5. Michael Thomas	61,275	84,520		83	9	Ocie Roy	Robert Smith
6. Steven Polederos	60,187	75,619	79.67	76	3		Zeidner-Cowan
7. Mathew Hart	57,007	63,358		82	8		Gary Bleier
8. Jason Dickson	48,652	75,286		92	4	Scott Geisel	Lisa D'Amico
9. Rudi Camenzind	45,255	63,249	88.93	88	4	Erik Graham	David Cohen
10. Jose Sanchez	41,112	59,815	78.81	87	2	Eric Nichols	Scott Smith

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.





1. Yaroslav Bitman  
St. Louis, MO



2. David Brister  
Plymouth Meeting, PA



3. Michael Knapick  
Downer's Grove, IL



4. Michael O'Rourke  
St. Louis, MO



5. Stephen Liberto  
Edison, NJ



6. Robert Hughes  
Charlotte, NC



7. Vance Rountree  
Altamonte Springs, FL



8. Paul Lund  
Downer's Grove, IL



9. Ocie Roy  
Oklahoma City, OK



10. Gregory Partee  
Louisville, KY

March Production

All Time Record to Beat

Month: \$190,463 1st Yr. Ed Orell

All Time Record to Beat

Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Yaroslav Bitman	\$140,229	\$150,218	82.27	81	19	Larry Geneser
2. David Brister	93,148	125,952	76.79	77	17	Eric Giglione
3. Michael Knapick	80,169	100,470	74.51	79	17	Scott Smith
4. Michael O'Rourke	56,440	58,208		92	7	Larry Geneser
5. Stephen Liberto	56,245	88,946	74.18	80	10	Eric Giglione
6. Robert Hughes	54,818	62,976	74.68	79	13	Jack Kirschling
7. Vance Rountree	54,027	55,177		90	9	Marc Zipper
8. Paul Lund	53,226	56,502	80.77	83	11	Scott Smith
9. Ocie Roy	52,680	55,532		84	17	Robert Smith
10. Gregory Partee	48,014	53,866		94	10	Hancock-Boles
11. David Iriye	47,861	49,625	87.07	91	11	David Cohen
12. Lee Conti	45,690	70,308	74.76	85	14	David Cohen
13. Scott Sonnenberg	45,081	59,209		91	8	Larry Geneser
14. Eric Nichols	41,534	65,887	75.65	79	6	Scott Smith
15. Erik Graham	41,459	82,521	82.76	85	9	David Cohen
16. Stephen Ross	40,298	55,806	84.21	93	11	Steve Friedlander
17. John West	39,687	46,556	78.82	83	12	Marc Morton
18. David Ragland	38,276	43,075	78.33	76	9	Matt Blumert
19. Steven Lee	37,273	52,954	84.39	85	8	Rick Altig
20. Scott Geisel	36,702	38,917		91	6	Lisa D'Amico

YTD Production

All Time Record to Beat

YTD: \$1,409,138 1st Yr. Ed Orell

All Time Record to Beat

YTD: \$2,046,700 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr. Agents	SGA
1. Yaroslav Bitman	\$346,287	\$365,573	82.27	81	19	Larry Geneser
2. Michael Knapick	206,467	268,485	74.51	79	17	Scott Smith
3. Paul Lund	198,012	205,128	80.77	83	11	Scott Smith
4. David Brister	184,523	265,928	76.79	77	17	Eric Giglione
5. Stephen Liberto	151,336	253,000	74.18	80	10	Eric Giglione
6. David Iriye	147,811	150,692	87.07	91	11	David Cohen
7. Ocie Roy	141,222	150,069		84	17	Robert Smith
8. Michael O'Rourke	127,842	141,719		92	7	Larry Geneser
9. Vance Rountree	124,425	141,349		90	9	Marc Zipper
10. Lee Conti	104,361	178,611	74.76	85	14	David Cohen
11. David Ragland	102,115	115,083	78.33	76	9	Matt Blumert
12. John West	101,268	124,564	78.82	83	12	Marc Morton
13. Erik Graham	100,862	219,469	82.76	85	9	David Cohen
14. Vlad Basov	100,037	231,586	80.12	77	5	Larry Geneser
15. Scott Sonnenberg	99,746	128,157		91	8	Larry Geneser
16. Steven Lee	94,925	128,626	84.39	85	8	Rick Altig
17. Robert Hughes	91,115	121,206	74.68	79	13	Jack Kirschling
18. Scott Geisel	86,287	97,110		91	6	Lisa D'Amico
19. James Isip	86,059	146,922	76.35	84	12	David Cohen
20. Stephen Ross	82,423	116,238	84.21	93	11	Steve Friedlander

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.



# MGA Monthly Bonus Program



## 65 Percent and 70 Percent Contracts

For more information on the MGA Bonus Program go to [www.aillife.com](http://www.aillife.com)

### March Bonus Qualifiers

<b>Yaroslav Bitman</b> \$16,438	<b>Robert Hughes</b> \$4,586	<b>Scott Baker</b> \$3,264	<b>Scott Geisel</b> \$2,360
<b>Michael Knapick</b> \$7,614	<b>Steven Lee</b> \$4,421	<b>Ocie Roy</b> \$3,229	<b>Marcellus Adams</b> \$2,225
<b>David Brister</b> \$7,469	<b>Vito Pecoraro</b> \$4,335	<b>David Ragland</b> \$3,084	<b>Tony Sutton</b> \$2,067
<b>Michael O'Rourke</b> \$6,489	<b>Lee Conti</b> \$4,147	<b>Erik Graham</b> \$2,891	<b>Maureen Ford</b> \$1,517
<b>Stephen Liberto</b> \$6,428	<b>Vance Rountree</b> \$4,042	<b>Danny VanHouten</b> \$2,849	<b>Dan Phillips</b> \$1,178
<b>Eric Nichols</b> \$5,797	<b>David Iriye</b> \$4,031	<b>Jeffory Churchfield</b> \$2,709	<b>David Zophin</b> \$1,060
<b>Paul Lund</b> \$5,518	<b>Dennis Sullivan</b> \$3,665	<b>Stephen Ross</b> \$2,605	<b>Samuel Pierre</b> \$1,047
<b>Tim Schroeder</b> \$5,456	<b>James Isip</b> \$3,603	<b>Steven Edgell</b> \$2,399	<b>Kimberley Veillon</b> \$942
<b>Scott Sonnenberg</b> \$4,931	<b>John Huber</b> \$3,595	<b>Gregory Partee</b> \$2,388	<b>Christine Hartman</b> \$362

**Total \$140,741**

### March Qualifiers

#### Personal Producers

All Personal Producers who write \$8,000 of Net ALP, with one point above the Company's current Quality Averages, will win the low level prize, a 50th Anniversary leather coaster set. The winners are as follows:

Abdulrazzaq Ahmed	Jason Dickson	Colin Iggo	Gleb Ostrovsky	Richard Stewart
Kouassi Appiah	Vann Durham	David Jackson	Shashi Parekh	Richard Swann
Darrell Ballard	Wes Elder	Michael Jackson	Tony Patralski	Jeffrey Szmando
Loreen Baloun	William Elensky	Steven Jakubczak	Francisco Perez	Benjamin Taylor
Wesley Bangs	Gregory Engrav	Kevin Jamieson	Michael Perkins	Leslie Taylor
Lorena Barriere	Jorge Esteves	Samuel Joseph	Lorenzo Ramsey	Tameka Taylor
Marcus Bautista	Edward Farley	Toni Kenderson	Scott Remmey	Melanie Tcruz
Dean Beaucage	Andrew Fike	Barry Kiser	Anita Rich	David Thornton
Curt Beaudin	Iean Finley	Donald LaGrange	Timothy Robinson	Kathleen Thurston
James Beck	Roland Fletcher	Raymond Lau	Kyle Rogers	Patrick Thwaites
Alan Becker	Spencer Fraise	Asher LaVallee	Jose Sanchez	Craig Timmerman
Mark Bleier	James Frey	Fetuliani Lavea	Charles Sanders	John Titterington
Carl Boldon	Gregg Furer	Ricky Lee	Samuel Santiago	Sandor Toth
Celine Boudreau	Charles Greeson	Herman Libman	Richard Sauer	Brian Traboulay
Lonnie Butler	Nickolay Gusev	Jerry Long	Brian Schaefer	Sidney Trahan
Shawn Callaghan	Robert Hall	Benjamin Mancillas	Tracy Schubert	Paul Vojtek
James Canady	Eric Harriel	Edward Marrocco	James Scott	George Vrban
Shawn Catlow	Sam Hartleroad	Thomas McCormick	Kobina Sekyi	Bill Wade
Richard Cerra	Lawrence Hauck	Kelly McDonald	Scott Shirk	Stacey Wall
Rodney Childs	Bulbinder Hayer	Bruce Muenzenberger	Timothy Simpson	Hans Werner
Douglas Collins	Devin Helps	Timothy Nesmith	Larry Smith	William Widmeyer
Edward Couture	Matt Henderson	Travis Nielsen	Craig Snyder	John Wiser
Jason Danielson	Dwayne Hill	Arkadi Nulman	Michael Soosoo	Ronald Yaniak
Edul Darabna	Sidney Hodgskiss	Elena O'Brien	Matthew Staley	Doron Yaniv
Eddie Dhillon	Saili Igafa	Vladimir Opra	Daniel Stevens	Jinzhou Zhao

All Personal Producers who write \$12,000 of Net ALP, with one point above the Company's current Quality Averages, will win the high level prize, a 50th Anniversary cooler bag. The winners are as follows:

Christian Adams	Timothy Clark	Immanuel Dodson	Ramin Maghsoud	Ruben Soberanes
Temitope Ajayi	DaMario Cooper	Joseph Franc	Frauline McGuire	Sanita Tuufuli
Paul Anderson	Paula Cooper	Steve Fujitani	Peter Nikolov	Marlon Underwood
Julie Aprahamian	Timothy Cruise	Damon Hartle	Eddie Norman	Al-Karim Walji
Peter Bardeson	Lisa Dale	Carrie Howard	Patrick Parisi	David Wang
Upinder Bhinder	James Dattilo	Chris Howard	Victor Rivera	Keith Williamson
Mark Brunetto	John DeRosier	Eric Jackson	Preeti Sahgal	
Alex Chen	Jeffrey Dinocento	Adam Kamberos	Derek Sandilands	

#### P.R. Representatives

All P.R. Representatives who submit two Original TG contracts, with a minimum combined membership of 500 members, will win the low level prize, a 50th Anniversary leather coaster set. The winners are as follows:

Robin Andrade	Robert Cox	Sandra Johnson	Eric Schoenhals	William Verbeten
Richard Case				

All P.R. Representatives who submit three Original TG contracts, with a minimum combined membership of 1,000 members, will win the high level prize, a 50th Anniversary cooler bag. The winners are as follows:

Kenneth Altizer	Richard Harmon	Cynthia Lebus-Yaffe	Erin McKee	Laurie Onasch
Vivian Dwyer				

**Next Month You Could Win A 50th Anniversary Umbrella or Baseball Cap!**





Larry Geneser

Category I	MARCH PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Larry Geneser	\$306,441	\$96,000	319	\$421,749	77	75.79	\$813,872	\$288,000	283	\$1,092,364
David Cohen	193,010	108,000	179	327,795	96		291,570	108,000	270	467,293
Eric Giglione	198,070	120,000	165	349,500	77	75.07	484,846	324,000	150	844,360



William Jennings

Category II	MARCH PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
William Jennings	\$86,767	\$60,000	145	\$107,351	80	74.99	\$228,081	\$156,000	146	\$274,633
Hancock-Boles	97,184	72,000	135	121,013	78	75.07	188,889	216,000	87	290,371
Kevin Khadivian	74,404	60,000	124	84,267	77	76.55	172,214	180,000	96	187,420
Jack Kirschling	83,057	72,000	115	109,272	93		118,568	120,000	99	165,987
Zeidner-Cowan	62,030	60,000	103	94,046	77	80.17	179,793	180,000	100	291,572



Dennis Ishler

Category III	MARCH PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Dennis Ishler	\$53,702	\$48,000	112	\$75,624	79	76.21	\$140,308	\$144,000	97	\$184,516

\*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.



Steve Friedlander

Category IV	MARCH PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Steve Friedlander	\$96,977	\$36,000	269	\$124,942	90	73.81	\$204,990	\$108,000	190	\$277,922
Joseph Manone	73,517	36,000	204	141,485	82	76.61	183,444	108,000	170	360,493
Robert Smith	54,886	36,000	152	58,548	80	79.14	141,856	108,000	131	151,148
Lisa D'Amico	43,067	36,000	120	76,352	79	75.00	112,200	108,000	104	198,862



Guy Rouelle

Category V	MARCH PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Quota	% Of Quota*	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota
Guy Rouelle	\$34,713	\$24,000	145	\$35,395	83		\$69,806	\$72,000	97	\$88,127
Robert Colley	24,437	24,000	102	46,994	98		24,437	24,000	102	46,994

NEW STATE GENERAL AGENTS



Ed Orell

Ed has been promoted to SGA in Texas. Ed was formerly a Master General Agent out of Altamonte Springs, Florida. He has been with AIL since February 1996.

*Congratulations Ed!*



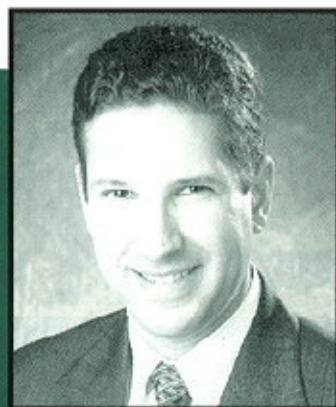
Jack Kirschling

Jack has been promoted to SGA in North Carolina. Jack was formerly a Master General Agent with the Rick Altig Agency. He has been with AIL since October 1992.

*Congratulations Jack!*

\*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.





from the desk of  
**Paul Straubel**  
National Marketing Director

## Innovation — The Key To The Future

One of the great pleasures I get, as Marketing Director, is visiting with a number of you throughout the month. While the topics may vary widely, one, or more, of the calls I receive have to do with a new idea or an improvement for one of our existing programs. It is these calls I relish the most. I have believed for a long time that the best ideas come from the field. I also recognize that it is important to keep a keen eye out for new and innovative ways to look at what we do. While our fundamental niche market and approach remain constant, we have continued to refine and improve these things over the years.

I read an interesting quote recently, and I want to share it with you. While it may seem like common sense and nothing out of the ordinary, it stuck out in my mind not only because of the quote's date, but because of the author's identity.

"Businesses that grow by development and improvement do not die. But when a business ceases to be creative, when it believes it has reached perfection and needs to do nothing but produce — no improvement, no development — it is done."

Sounds like something from a modern business guru or maybe a high profile consultant. If that were the case, it would not have been worth quoting. However, this quote is attributed to Henry Ford, early in the twentieth century. It is amazing to me that even at a time when the automobile was new, and Ford had a gigantic head start on auto design and the assembly line process, he was able to recognize that he must continue to innovate and create to stay in business.

Well, over a hundred years later Ford Motor Company has grown into a global network of manufacturing and assembly plants, sales operations, parts depots and dealers. Ford is represented in more than 200 nations and territories spanning six continents, so there is definitely something to be learned from Henry Ford's wise words.

So you may ask — What are we doing to stay creative and improve our programs? For starters, we have taken our marketing system and reinvented it with mailings to the international unions. We are developing new materials, generating new interest by Labor Advisory Board members, and looking for ways to extend more benefits to the members of groups we call upon. Why? Because it ensures our future and increases success for us all!

Last year you collectively generated over 900,000 leads through local groups and organizations. This year our focus is on shattering the one million mark. We can do it, if we continually seek to improve, share ideas and keep an open mind when we expand into new territory. Just remember Henry Ford, and that from humble beginnings great things can happen!

"Progress consists in  
a number of related  
things changing  
together for the better."

— Henry Ford

# PR BONUS

## March Qualifiers

BRENDA DISOMMA	\$715
LURIE ONASCH	\$715
RONA SPANO	\$715
JOHN WILKINSON	\$715
ROBERT DAILEY	\$683
ANTHONY GENTILI	\$683
AL WALL	\$683
JACQUELINE deVOOGHT	\$650
GILBERT SCIACQUA	\$650
RICHARD CASE	\$550
CHERYL COOK	\$550
DARRELL DOREY	\$550
VIVIAN DWYER	\$550
CHUCK HILL	\$550
ROBIN ANDRADE	\$525
JOSEPH WARD	\$525
MANON BRULOTTE	\$500
RICHARD HARMON	\$500
DAVID BLAISDELL	\$440
ROBIN DENHAM	\$440
MALKA ARONY	\$400
SHARON SWINFORD	\$315
LOU NELL BUSBY	\$300
TIMOTHY FARR	\$300
PATER NIELSEN	\$300
KENNETH ALTIZER	\$275
WENDI ROSE	\$275
IRENE RURYCZ	\$275
PATTI MORGAN	\$263
JAMIE SURACE	\$263
ERIN MCKEE	\$250
MICHAEL PAPALE	\$250
SANDRA JOHNSON	\$220
NANCY RISING	\$220
LEO VANDENBUSSCHE	\$210
FRANCES YENNIE	\$210
C.J. BRIGGLE	\$200
AYANNA PRENDERGAST	\$200
DAVID PROVENCHER	\$200
ROBERT ULREICH	\$200

Total  
**\$17,015**

## First Quarter Qualifiers

BRENDA DISOMMA	\$2,000
ANTHONY GENTILI	\$2,000
CHUCK HILL	\$2,000
ROBERT DAILEY	\$1,000
ROBIN DENHAM	\$1,000
LURIE ONASCH	\$1,000
NO ORA SAMUELA	\$1,000
RONA SPANO	\$1,000
ROBIN ANDRADE	\$500
MARTHA BLACK	\$500
DAVID BLAISDELL	\$500
CYNTHIA BLUMERT	\$500
MANON BRULOTTE	\$500
JACQUELINE deVOOGHT	\$500
SHARON SWINFORD	\$500
AL WALL	\$500
BERNARD WENDEKIER	\$500
JOHN WILKINSON	\$500

Total  
**\$16,000**





**PR Manager**



**Debbie Enstedt**  
Winnipeg, MB

**Category A:**

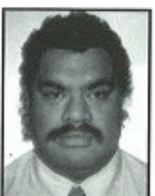


**Anthony Gentili**  
Toronto, ON



**Brenda DiSomma**  
Edison, NJ

**Category B:**

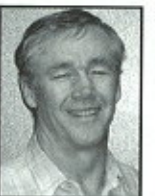


**No Ora Samuela**  
Auckland, NZ



**Laurie Onasch**  
Menomonee Falls, WI

**Category C:**



**Richard Harmon**  
Birmingham, AL



**Susan Fuldauer**  
Indianapolis, IN

All Time PR Card Production Record

Month: 18,960 cards **Anthony Gentili**

**March Production**

PR Manager	No. Cards	SGA
<b>Debbie Enstedt</b>	<b>13,485</b>	<b>Rick Altig</b>
Charles Hill	6,234	Jatoft-Foti
Rona Spano	4,012	Scott Smith

Category A	No. Cards	SGA
<b>Anthony Gentili</b>	<b>4,676</b>	<b>Joshua Chalom</b>
Brenda DiSomma	3,120	Eric Giglione
Jacqueline deVooght	2,943	Rick Altig
Gilbert Sciacqua	2,903	Jatoft-Foti
Robin Andrade	2,397	Kevin Khadivian

Category B	No. Cards	SGA
<b>No Ora Samuela</b>	<b>6,181</b>	<b>Steve Friedlander</b>
Laurie Onasch	2,545	Joe Manone
Amalia Busico	1,519	Michael Busico
Malka Arony	1,454	Cohen-Hartman
Pater Nielsen	1,201	Robert Glover

All Time PR Group Production Record

Month: 61 groups **Patti Morgan**

Category C	No. Groups	SGA
<b>Richard Harmon</b>	<b>31</b>	<b>Ryan Whitley</b>
Susan Fuldauer	15	Mark Hancock
Cheryl Cook	13	Dennis Ishler
Lou Nell Busby	11	Hancock-Boles
Darrell Dorey	11	Ramin Kouladji
Frances Yennie	11	Larry Geneser

All Time PR Card Production Record

YTD: 61,879 cards **Denise Bowyer**

**YTD Production**

PR Manager	No. Cards	SGA
<b>Debbie Enstedt</b>	<b>28,049</b>	<b>Rick Altig</b>
Charles Hill	17,823	Jatoft-Foti
Rona Spano	8,326	Scott Smith

Category A	No. Cards	SGA
<b>Charles Hill</b>	<b>11,830</b>	<b>Jatoft-Foti</b>
Brenda DiSomma	7,750	Eric Giglione
Anthony Gentili	7,664	Joshua Chalom
Rona Spano	6,222	Scott Smith
Robert S. Dailey	5,120	Eric Giglione

Category B	No. Cards	SGA
<b>No Ora Samuela</b>	<b>6,181</b>	<b>Steve Friedlander</b>
Laurie Onasch	5,237	Joe Manone
Cynthia Blumert	4,484	Matt Blumert
Robert Cox	2,916	Mike Jones
Sandra Johnson	2,768	Gary Bleier

All Time PR Card Production Record

YTD: 320 groups **Darrell Dorey**

Category C	No. Groups	SGA
<b>Patti Morgan</b>	<b>55</b>	<b>William Devine</b>
Richard Harmon	44	Ryan Whitley
Darrell Dorey	40	Ramin Kouladji
Susan Fuldauer	38	Mark Hancock
Vivian Dwyer	36	Billy Faulkner

Category A = Categories one and two. Category B = Categories three, four and five. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.*



MONETARY DONATIONS

Cohen-Hartman Agency

- Donated \$500 to the Kidney Foundation on behalf of Nevada's Carpenters for Kidney's Day.
- Donated \$100 to the winner of the Citrus Belt Bowling Association Annual Tournament.

Jatoft-Foti Agency

- Donate \$50 to the BAC 3 Second Annual Crab Feed by purchasing two tickets to the event.
- Donated \$2,250 for the California Labor Federation's 100th Anniversary dinner.
- Donated \$250 to the San Francisco Labor Council for the Martin Luther King Scholarship Fund.
- Donated \$1,020 to the Merced Maripose Central Labor Council Dinner.

- Donated \$100 for the Shop Iron Workers Local 790 Crab Feed by purchasing four tickets to the event.
- Donated \$250 to the Leukemia and Lymphoma Society.
- Donated \$2,500 to the Bay Area Union Labor Party.
- Donated \$150 to the Sheetmetal Workers Local 162 Crab Feed by purchasing tickets to the event.
- Donated \$800 to the Labor Council for Latin American Advancement.
- Donated \$300 to the CSEA Disaster Relief Golf Tournament.

**Total**  
\$8,270

OTHER INVOLVEMENT

David Cohen Agency

- Donated a 25" television to SEIU Local 99 for their Annual Members Gala.

Jatoft-Foti Agency

- Donated a boom box as a raffle prize for the Bricklayers Local 3.
- Donated a television as a raffle prize to the AFL-CIO Central Labor Council of Fresno, Madera, Tulare and Kings Counties.

Steve Friedlander Agency

- Participated in the Annual Pasifika Festival in New Zealand (see picture below).



(pictured from left to right: Fetulial Lavea and Steve Friedlander)

"He is rich who hath enough to be charitable."  
— Sir Thomas Browne



from the desk of  
**Jim Wright**

Former Speaker of the  
U.S. House of Representatives

*Jim Wright was born in Ft. Worth, Texas, a city he represented in Congress from 1955 to 1989.*

*He was elected to the Texas legislature at 23, and at 26*

*became the youngest Texas mayor when he was chosen to head the city of Weatherford.*

*Elected to Congress at 31, Mr.*

*Wright served 18 consecutive terms and authored legislation in the fields of foreign affairs, economic development, water conservation, education and energy.*

*He served 10 years as Majority Leader before being sworn in as Speaker in 1987, a post to which he was re-elected in 1989.*

*Currently, Mr. Wright serves as Senior Political Consultant to American Income Life Insurance Company.*

Winning Qualities

At lunch recently, Roger and Dottie Smith, Paul Straubel and I were talking fondly of many of our mutual friends in American Income. We discussed how great it might be if we could somehow distill the essence of whatever magic the Top Producers have in common, and share it with all the rest of us.

What is it, even in an organization like ours which has so much talent and energy, that sets some few apart and makes them so outstandingly successful? One thing we agreed upon is that they all possess a positive self-image, an optimistic outlook based on a belief in their succeeding.

Some months ago the newspapers carried a story on America's top business and professional executives. As I read, it became clear the principal trait all these high achievers had in common was a healthy sense of self-regard. By self-regard, I don't mean ego or conceit, but they all seemed at peace with themselves. They knew their worth and trusted their instincts when it came to making goal oriented decisions. They just believed in their own abilities, just as our top performers at American Income do.

A second quality that spells success in our business is sincerity. An aspiring young politician once asked me to judge between two five-minute video tapes he'd made. He asked, "Which approach, do you think, would seem more sincere?" I tried to say it kindly, "The only way to seem sincere is to be sincere."

Sincerity is a quality that's hard to fake. The word itself is derived from two Latin words, sine and cera. In the days of the Roman Empire, traders returned with artifacts from the Aegean Islands. Some pieces were chipped or broken, their imperfections concealed with a waxy substance. Soon, quality merchants started using the stamp sine cera, meaning "without wax," to indicate the genuineness of their artifacts. A few thousand years later we still use the term to indicate genuineness, only today we use it to describe people.

Over the years I have watched American Incomers like Eddie Norman, Larry Malitz and Brian Traboulay get repeated recognition as Individual Producers. And not because their presentations are the slickest. I get the idea it has a lot to do with their transparent sincerity.

A top producers once told me, in a private moment, that before he rings a doorbell for an appointment he always closes his eyes for a few seconds, takes a deep breath and holds a silent wish for those who live there. It isn't done as a selfish prayer, that they'll buy a policy, but sort of a silent prayer for their happiness and well-being. Well, they don't always buy, but enough do and there is always a rapport.

This is one great thing about our conventions. We get a chance to soak up and benefit from the good experiences of others in this big family. I have been to at least 15 and have never failed to learn something new. There is much to learn for all of us, but two of the common ties that thread it all together are a positive self-regard and sincerity!





# Caesars Palace

Las Vegas, NV

# Lady Luck Has Arrived

American Income Life  
Convention June 27-30, 2002

Meet Me At The Palace